

Frequently Asked Questions for Non-GIC Eligible Commonwealth Employees

HR/CMS AGENCIES AND UMASS

Opportunity for Non-GIC Eligible Commonwealth Employees to Purchase Affordable Insurance

Program

The Commonwealth of Massachusetts has established a Section 125 (“cafeteria”) plan for the state’s employees who are not eligible to receive state-subsidized health insurance through the Group Insurance Commission (GIC) – for example, contract employees and most employees who work fewer than the required hours for GIC coverage – to purchase health insurance on a pre-tax basis from the Commonwealth Choice Program available through the Commonwealth Health Connector. *Many of your colleagues are already signed up to benefit from this program!*

This plan offers two significant benefits. First, through Commonwealth Choice, you can choose from an array of health insurance carriers that offer three different benefit levels, co-payments, and premiums. Commonwealth Choice plans are offered by major Massachusetts health insurance companies. All Commonwealth Choice plans carry a Seal of Approval from the state’s Health Connector. This Seal of Approval ensures high quality and good value. Second, after you choose a plan, the Commonwealth will arrange for you to pay for this health insurance coverage by making pre-tax payroll deductions from your bi-weekly paycheck. This means that you will not have to pay state or federal income taxes on the cost of your health insurance premiums. While the Commonwealth will not contribute to the cost of the plan you choose, purchasing plans on a pre-tax basis can make health coverage more affordable. We encourage you to take advantage of this program!

Eligibility for Section 125 Connector Coverage

All Commonwealth employees in HR/CMS Agencies and UMass who are not eligible for Commonwealth-sponsored GIC health insurance coverage are eligible. Employees who are eligible for Commonwealth-sponsored GIC coverage are not eligible for this plan.

Enrollment and Effective Dates of Coverage

Standard Enrollment Period for New Hires

All eligible employees hired on or after September 10, 2007 will have 30 days from the date of hire to enroll in a Commonwealth Choice health plan. Before coverage begins, you must:

1. Shop for and select a plan
2. Complete enrollment
3. Allow for two payroll cycles to occur for proper pre-tax deductions

Please note that, in order to allow for payroll deductions, health coverage will not take effect until at least 45 days after enrollment. Please see the table on the following page for more information on effective dates of coverage. Employees who do not enroll within 30 days of hire will have to wait until the next annual enrollment period. Employees who do not enroll during this standard enrollment period for new hires can purchase individual Commonwealth Choice coverage directly from the Connector on a post-tax basis.

Open Enrollment Period for Non-GIC Eligible employees

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The Connector Authority will offer an open enrollment period for non-GIC eligible employees in the spring of 2008 for coverage effective July 1, 2008.

Please see the table below for more information on effective dates of coverage.

Please see the table below for examples of enrollment and benefit coverage scenarios

Hire Date	Enrollment Period Ends	Election Completed	Coverage Date
August 1 st	October 10 th	Elect coverage by September 15 th	November 1 st
		Elect coverage by October 10 th	December 1 st
September 1 st	October 10 th	Elect coverage by September 15 th	November 1 st
		Elect coverage by October 10 th	December 1 st
October 1 st	November 1 st	Elect coverage by October 15 th	December 1 st
		Elect coverage on November 1 st	January 1 st

Coverage periods are based on Commonwealth Choice receiving a full month's premium prior to the coverage effective date. In some instances, eligible employees can make additional pre- or post-tax payments to receive coverage prior to the listed month. Please see your payroll director for further information.

Choosing a Health Plan

- To choose a plan and enroll, visit the Health Connector's website at www.mahealthconnector.org.
- Click on the Employees section. You will be prompted for an employer identification number – *the Commonwealth of Massachusetts' Employer ID # is 149683.*
- Additionally, you can enroll by calling 1-877-MA-ENROLL.
- Persons who are hearing impaired may use TTY service by calling 1-888-213-8163.
- Once you enroll, the Commonwealth will begin making pre-tax deductions from your bi-weekly paycheck.